



## ***PRESCOTT VALLEY GROWERS***

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Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue NW  
Washington, DC 20551

Dear Secretary Johnson-

My son, Jim and I have run our nursery for the last twenty years. We sell plants at both wholesale and retail. Credit and debit card purchases account for a huge percentage of our sales these days. I constantly wonder why people no longer pay with cash or write a check. All of these card sales means that we must pay card fees, and they are definitely too high.

Because of the recession we have reduced our staff. Our sales are down by fifty percent. The entire Phoenix area has seen a huge loss of construction business. No construction means no new landscaping, which was a huge part of our business. People cannot buy trees when they need to buy food.

We are looking for ways to reduce expenses. We have already begun requiring a minimum of at least twenty dollars before we accept a credit card. Now we need your help to enact a low transaction fee for debit card swipes.

Thanks you for your help,

*Catherine Cox*

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